

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Deborah T. Baker
 Debtor

Case No. 13-18948-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +Deborah T. Baker, 217 Berbro Avenue, Apt. #2, Upper Darby, PA 19082-2014
 aty +TIMOTHY ZEARFOSS, 215 S. Broad St., 5th Floor, Philadelphia, PA 19107-5318
 13219842 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13282882 +AVALLONE LAW ASSOCS, 5TH FLR, 215 S. BROAD ST, PHILA, PA 19107-5318
 13247023 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13243426 Wells Fargo Bank, National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Jan 20 2018 02:15:20 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2018 02:14:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 20 2018 02:15:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13214567 +E-mail/Text: seinhorn@ars-llc.biz Jan 20 2018 02:15:39 Ability Recovery Services, PO Box 4031, Wyoming PA 18644-0031
 13231101 +EDI: AFNIRECOVERY.COM Jan 20 2018 02:08:00 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667
 13184021 EDI: AIS.COM Jan 20 2018 02:08:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13206730 +EDI: JEFFERSONCAP.COM Jan 20 2018 02:08:00 COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 13207013 EDI: CAPITALONE.COM Jan 20 2018 02:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13176290 +E-mail/Text: bankruptcy@cavps.com Jan 20 2018 02:15:06 Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13191332 E-mail/Text: bankruptcy.bnc@ditech.com Jan 20 2018 02:14:32 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049
 13241200 EDI: PRA.COM Jan 20 2018 02:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13269441 EDI: AGFINANCE.COM Jan 20 2018 02:08:00 Springleaf Financial Services, P.O. Box 3251, Evansville, IN 47731-3251
 13472647 EDI: BL-TOYOTA.COM Jan 20 2018 02:08:00 TOYOTA MOTOR CREDIT CORPORATION, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 13186798 EDI: TFSR.COM Jan 20 2018 02:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 13277168 +EDI: WFFC.COM Jan 20 2018 02:08:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042, San Francisco, CA 94163-0001

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor GreenTree Servicing, LLC paeb@fedphe.com
LAWRENCE W. ABEL on behalf of Debtor Deborah T. Baker abel@avallonelaw.com,
mteran@avallonelaw.com
LAWRENCE W. ABEL on behalf of Plaintiff Deborah T. Baker abel@avallonelaw.com,
mteran@avallonelaw.com
LESLIE J. RASE on behalf of Creditor Wells Fargo Bank, National Association pakb@logs.com,
lerase@logs.com
MARIO J. HANYON on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com
PETER J. ASHCROFT on behalf of Creditor GreenTree Servicing, LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Deborah T. Baker</u>	Social Security number or ITIN	xxx-xx-7324
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-18948-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah T. Baker

1/18/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.